

20. An electronic purse loan device using an IC card having a balance information storage which stores electronic money information representing a balance and a loan information storage which stores information representing a loan, comprising:

an IC card reader/writer which reads information stored in said IC card and writes information to said IC card; and

a processor which, when a commercial transaction is made, subtracts an amount of money to be paid for said commercial transaction from said balance information storage;

wherein said IC card reader/writer writes information representing a loan into said loan information storage when said electronic money information representing a balance is less than said amount of money to be paid of the commercial transaction,

wherein said processor checks said information representing a loan stored in said IC card and inhibits the commercial transaction if the amount of money to be paid for it is greater than a predetermined amount of money.

21. An electronic purse loan device using an IC card having a balance information storage which stores electronic money information representing a balance and a loan information storage which stores information representing a loan, comprising:

an IC card reader/writer which reads information stored in said IC card and writes information to said IC card; and

a processor which, when a commercial transaction is made, subtracts an amount of money to be paid for said commercial transaction from said balance information storage;

wherein said IC card reader/writer writes information representing a loan into said loan information storage when said electronic money information representing a balance is less than said amount of money to be paid of the commercial transaction,

wherein said processor checks said information representing a loan stored in said IC card and inhibits a loan if the term of the loan is greater than a predetermined term.

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22. (Amended) An electronic purse loan device according to claim 20, wherein said IC card reader/writer reads from/writes to the information stored in said IC card without contacting said IC card.

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24. (Amended) An electronic purse loan device according to claim 20, further comprising a display which displays information indicating that said electronic money information representing a balance is less than said amount of money to be paid for said commercial transaction.

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26. (Amended) An IC card according to claim 30, further comprising:
a data input/output circuit which inputs/outputs electronic data representing money from/to an external terminal in an electric purse loan system without contact.

27. (Amended) An IC card according to claim 30, further comprising:
a connector which inputs/outputs electric money data from/to an external terminal in said electric purse loan system.

28. (Amended) An IC card according to claim 30, further comprising:
an ID number memory which stores a ID number registered for a person.

29. (Amended) An IC card according to claim 30, wherein said transaction is a train
fare or a bus fare.

30. An IC card used in an electronic purse loan system, comprising:
a balance memory which stores electronic data representing a money balance;
a loan memory which stores electronic data of a loan; and
a processor which writes electronic data of a loan into said loan memory when said
electronic data representing a money balance is less than the amount of money required for a
transaction,

wherein said electronic data of a loan includes electronic money information
representing the upper limit of a loan.

31. An IC card used in an electronic purse loan system, comprising:
a balance memory which stores electronic data representing a money balance;
a loan memory which stores electronic data of a loan; and
a processor which writes electronic data of a loan into said loan memory when said
electronic data representing a money balance is less than the amount of money required for a
transaction,

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wherein said electronic data of a loan includes information representing the term limit of a loan.

D4

36. A method of carrying out a transaction using an IC card, comprising:
storing electronic data representing a money balance in a balance memory;
storing electronic data of a loan in a loan memory; and
writing electronic data of a loan into said loan memory when said electronic data representing a money balance is less than the amount of money required for a transaction,
wherein said electronic data of a loan includes information representing the upper limit of a loan and information representing the term limit of a loan.

39. An electronic purse loan device according to claim 21, wherein said processor checks whether or not said IC card is registered.

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40. An electronic purse loan device according to claim 21, wherein said IC card reader/writer reads from/writes to the information stored in said IC card without contacting said IC card.

41. An electronic purse loan device according to claim 21, further comprising a display which displays information indicating that said electronic money information representing a balance is less than said amount of money to be paid for said commercial transaction.

42. An IC card according to claim 31, further comprising:
a data input/output circuit which inputs/outputs electronic data representing money from/to an
external terminal in an electric purse loan system without contact.

43. An IC card according to claim 31, further comprising:
a connector which inputs/outputs electric money data from/to an external terminal in said
electric purse loan system.

44. An IC card according to claim 31, further comprising:
an ID number memory which stores a ID number registered for a person.

45. An IC card according to claim 31, wherein said transaction is a train fare or a
bus fare.

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